

Fill in this information to identify the case:

Debtor 1 GREGGORY MICHEL

Debtor 2 MELANIE MICHEL
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 15-23662JAD

Form 4100N

Notice of Final Cure Payment**10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: PENNYMAC LOAN SERVICES LLC Court claim no. (if known): 19

Last 4 digits of any number you use to identify the debtor's account 4 7 8 2

Property Address: 131 BROADLAWN DR
ELIZABETH PA 15037

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,554.15</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,554.15</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>1,554.15</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,057.32

The next postpetition payment is due on

11 / 1 / 2020
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 GREGGORY MICHEL
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 10/30/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **GREGGORY MICHEL**
Name

Case number (if known) **15-23662JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
09/26/2017	1055070	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	475.84
10/25/2017	1058430	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	726.84
11/21/2017	1061679	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	351.47
				<u>1,554.15</u>

MORTGAGE REGULAR PAYMENT (Part 3)

01/26/2016	0975464	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	2,741.69
02/24/2016	0979472	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	861.44
03/28/2016	0983408	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	708.60
04/22/2016	0987732	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	813.25
05/24/2016	0991657	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	847.97
06/27/2016	1000382	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	872.05
07/26/2016	1004381	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	888.96
08/26/2016	1008346	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,117.41
09/27/2016	1012378	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,112.13
10/26/2016	1018209	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,099.99
11/21/2016	1021508	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,171.95
12/21/2016	1024831	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,232.52
01/27/2017	1028318	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,286.74
02/24/2017	1031716	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,327.79
03/28/2017	1035159	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,360.52
04/21/2017	1038431	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,385.92
05/25/2017	1041713	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,400.54
06/27/2017	1045094	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,414.08
07/25/2017	1048391	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,423.19
08/25/2017	1051748	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,444.47
09/26/2017	1055070	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,218.23
10/25/2017	1058430	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
11/21/2017	1061679	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
12/21/2017	1064987	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
01/25/2018	1068410	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
02/23/2018	1071596	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
03/28/2018	1074782	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
04/24/2018	1078024	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
05/25/2018	1081295	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
06/22/2018	1084418	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
07/26/2018	1087661	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
08/28/2018	1090876	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
09/25/2018	1094007	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
10/29/2018	1097254	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
11/27/2018	1100382	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
12/21/2018	1103478	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
01/25/2019	1106712	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
02/25/2019	1109957	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
03/25/2019	1113243	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
04/26/2019	1116552	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
05/24/2019	1119946	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
06/25/2019	1123358	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
07/29/2019	1126789	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
08/27/2019	1130270	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
09/24/2019	1133540	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
10/24/2019	1136908	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
11/25/2019	1140363	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
12/23/2019	1143760	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
01/28/2020	1147216	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
02/25/2020	1150744	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
03/23/2020	1154220	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
04/27/2020	1157675	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
05/26/2020	1161008	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
06/26/2020	1164168	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
07/29/2020	1167267	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
08/25/2020	1170345	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06
09/28/2020	1173444	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,072.06

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
10/26/2020	1176534	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	842.74
				<u>65,166.34</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

GREGGORY MICHEL
MELANIE MICHEL
131 BROADLAWN DRIVE
ELIZABETH, PA 15037

BRAD HAMRIC PC
MOWRY OFFICE BLDG
90 CLAIRTON BLVD
PITTSBURGH, PA 15236

PENNYMAC LOAN SERVICES LLC
PO BOX 660929
DALLAS, TX 75266-0929

PENNYMAC LOAN SERVICES LLC
6101 CONDOR DR
STE 300
MOORPARK, CA 93021

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

10/30/20

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee